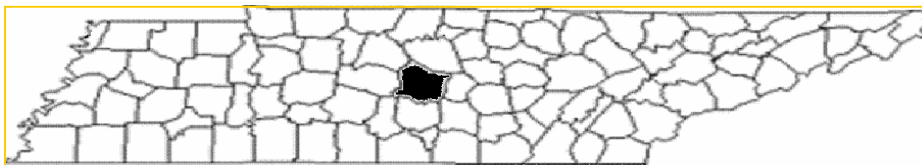


The Status of Women in Rutherford County



STATUS OF WOMEN IN RUTHERFORD COUNTY: AN OVERVIEW

INSIDE

Overview	1
County Summary	2
Overall County Rankings	3
About the Council and this Report	4

INDICATOR	DATA	COUNTY RANKING
		(of 95 Counties)
COMPOSITE EMPLOYMENT & EARNINGS INDEX	24.20	6
Women's Annual Earnings	\$26,555	5
Women's Earnings as a Percentage of Men's Earnings (Wage Gap)	72.2%	43
Women's Labor Force Participation Rate	50.9%	1
Female Unemployment Rate	5.1%	26
Women in Managerial or Professional Occupations	27.3%	46
COMPOSITE ECONOMIC AUTONOMY INDEX	15.63	3
Businesses that are Women-Owned (% of total)	26.4%	20
Women with a Four-Year College Degree (%)	18.9%	9
Women With a High School Diploma (%)	82.0%	5
Female High School Dropout Rate	5.2%	33
Women with any Kind of Health Insurance Coverage (%)	94.9%	17
Women Earning Incomes Below the Poverty Level (%)	9.7%	5
Single Female-Headed Households Living In Poverty (%)	5.5%	6
Adolescent Pregnancy Rate (Ages 10-19)	30.4	30

Report Overview: This publication on the Status of Women in Rutherford County is part of a statewide publication of the Tennessee Economic Council on Women, *The Status of Women in Tennessee Counties, 2004*. The Economic Council on Women is a State agency created under TCA § 4-50-100, et seq. by the One Hundredth General Assembly in 1998 to address the economic needs of Tennessee women.

The Status of Women in Tennessee Counties

RUTHERFORD

Women have taken remarkable strides towards economic equality, from education to earnings to political participation. Women are now pursuing goals such as business ownership, leadership roles in their careers, and election to state and federal political office. However, obstacles still exist in the climb toward equality. Nationwide, equal numbers of men and women are obtaining four-year college degrees; however, these gains have not translated into pay equity. The average college-educated woman working full time earns \$44,200 a year compared to \$61,800 for men in the same category. Women are still under-represented in many of the highest paying, fastest growing sectors of the economy. Helping women break into these traditionally male-dominated areas like computer science, engineering, mathematics and technology, as well as all skilled-labor positions, gives women tools for self-sufficiency and understanding of their personal capabilities, and these advances are good for the economy of our counties and of our state.

Employment and Earnings

The employment and earnings index includes data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of women in managerial or professional occupations.

- ◇ Women in the county have median earnings of \$26,555 per year, which is significantly less than a male's median earnings of \$36,788.
- ◇ Rutherford is first among counties in women's labor force participation rate with almost 51 percent participating, and women account for 45.9% of the county's workforce.
- ◇ The female unemployment rate is only slightly higher than the countywide rate of 5.0%.
- ◇ While 27.3% of working women in Rutherford County are employed in management or professional occupations, 30.5% of all county residents work in such occupations.

Economic Autonomy

The economic autonomy index includes information on educational attainment, business ownership and general quality of life issues.

- ◇ Rutherford County ranks fifth in the state for women with a high school diploma, but there are still over 12,000 women over 18 who do not have a high-school level degree.
- ◇ The percentage of women with a four-year college degree in the county is 4 percent lower than the percent of all county residents with a four-year degree (22.9%). Though about equal percentages of men and women have high school degrees, higher percentages of men have bachelor's degrees in the county.
- ◇ Close to 3,500 women in the county have no kind of health insurance coverage, and almost 7,000 women are earning individual wages that are below the poverty level.
- ◇ Though 5.8% of families are in poverty in Rutherford County, 20.8% of families with a female householder and no husband present live in poverty.
- ◇ Over 26 percent of businesses in the county are owned by women, which is 2.4% higher than the statewide average. However, just 3.4% of income and receipts from private firms comes from women-owned businesses.
- ◇ 51.0% of eligible county voters are women and 8 out of the 30 elected county officials are women.

The Status of Women in Tennessee Counties

RUTHERFORD

		Rutherford County	Rank of Ruther- ford County	Highest Ranking County
Earnings	Median Annual Earnings for FT Females	\$26,555	5	Williamson: \$32,243
	Wage Gap	72.2%	43	Davidson: 82.1%
Employment	Female Labor Force Partici- pation Rate	50.9%	1	Rutherford: 50.9%
	Female Unemployment Rate	5.1%	26	Pickett: 1.5%
	Percent of Employed Fe- males in Management, Prof., and Related Occupations	27.3%	46	Anderson: 44.6%
	Women Owned Business % of Total	26.4%	20	Moore: 63.3%
Education	% of Females with 4 Year Degree or Better	18.9%	9	Williamson: 39.5%
	% of Females with High School Diploma (or equiva- lency)	82.0%	5	Williamson: 90.6%
	Female Dropout Rate	5.2%	33	Clay/Pickett: 0.0%
Lifestyles	% of Women with any kind of Health Insurance Cover- age	94.9%	17	Williamson: 100%
	% of Women Living Below Poverty Level Incomes	9.7%	5	Williamson: 5.4%
	% of all Female Headed Households with Children in Poverty	5.5%	6	Williamson: 2.5%
	Rate of Pregnancy of Girls Aged 10-19 per 1000	30.4	30	Williamson: 1.2

ABOUT THE COUNCIL AND THIS REPORT

Rutherford County

The Status of Women in Tennessee Counties report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percentage of women in managerial occupations.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of households headed by a single female, single female headed households living in poverty, percentage of women with health insurance, the high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

Co-Authors: Jennifer Rawls, Executive Director, Julia Reynolds, Research Analyst, and Lee Eubanks, Intern

Visit the Tennessee Economic Council on Women at www.tennesseewomen.org

SOURCES	
Earnings and Employment	
Median Annual Earnings for Full Time Employed Females	U.S Census Bureau, 2000
Wage Gap (Female Earnings as a Percentage of Earnings)	U.S Census Bureau, 2000
Female Labor Force Participation Rate	U.S Census Bureau, 2000
Female Unemployment Rate	U.S Census Bureau, 2000
Percent of Employed Females in Management, Professional, and Related Occupations	U.S Census Bureau, 2000
Economic Autonomy	
Women-owned Business, Percent of total	Economic Census, 1997
Percent of Females w/4yr Degree or Better	U.S Census Bureau, 2000
Percent of Females with a High School Diploma (or equivalency)	U.S Census Bureau, 2000
Female Dropout Rate	U.S Census Bureau, 2000
Percent of Women with Any Kind of Health Insurance Coverage	Tennessee Department of Health, 2002
Percent of Women Living Below Poverty Level Incomes	U.S Census Bureau, 2000
Percent of all Female Headed Households with Children in Poverty	U.S Census Bureau, 2000
Rate of Pregnancy of Girls Aged 10-19 per 1000	Tennessee Department of Health, 2002
Voter Demographics and Elected County Officials	National Association of Counties